

Form 224

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Lacy F. Richardson  
Regina L. Richardson**  
Debtor(s)

Bankruptcy Case No.: 21-20983-JAD

Chapter: 13  
Docket No.: 9 – 1

**CERTIFICATION**

The undersigned Clerk of the above–entitled Court certifies that:

The above–captioned case was filed on **April 23, 2021** without all documentation necessary to complete the filing. The Clerk notified the Debtor(s)' attorney, or Debtors(s) if not represented by an attorney, that the deadline for filing the required schedules, statements and/or other documents was **May 7, 2021** and failure to meet that deadline would result in the dismissal of the case.

As of **May 11, 2021**, the above deadline has passed and some or all of the required documents have not been filed with the Clerk.

Michael R. Rhodes  
Clerk

**ORDER**

**IT IS HEREBY ORDERED** that the above–captioned case is **DISMISSED WITHOUT PREJUDICE**, based on the foregoing *Certification* and pursuant to *Fed.R.Bankr.P. 1007* and *Amended General Order #1991–1* of the Court.

Each *Income Attachment* issued in the case is now **TERMINATED**.

Debtor(s) must immediately serve a copy of this *Order* on each employer/entity subject to an *Attachment Order*, so that each such employer/entity knows to stop the attachment.

Creditor collection remedies are **REINSTATED** pursuant to *11 U.S.C. §349*, and creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect; generally, a creditor's lawsuit must be filed by the later of (1) the time deadline prescribed by state law, or (2) thirty days after date of this *Order*.

Debtor(s) remain legally liable for all of their debts as if the bankruptcy *Petition* had not been filed.

Dated: May 11, 2021

cm: All Creditors and All Parties In Interest

Jeffery A. Deller  
United States Bankruptcy Judge

In re:  
Lacy F. Richardson  
Regina L. Richardson  
Debtors

Case No. 21-20983-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 11, 2021

User: aala  
Form ID: 224

Page 1 of 2  
Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Lacy F. Richardson, Regina L. Richardson, 1501 Library Street, McKeesport, PA 15132-4716
cr	+ Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15372981	+ Peoples Natural Gas Company LLC, c/o GRB Law, Frick Bldg., 437 Grant Street, 14th Fl., Pittsburgh, PA 15219-6101
15367208	+ Specialized Loan Servicing, 8742 Lucent Blvd., Littleton, CO 80129-2386
15367209	+ Well Fargo Dealer Services, P.O. Box 10709, Raleigh, NC 27605-0709
15373289	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15367205	+ EDI: TSYS2.COM	May 12 2021 03:18:00	Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
15367206	+ Email/Text: BKBCNMAIL@carringtonms.com	May 12 2021 01:59:00	Carrington Mortgage, 15 Enterprise Street, Aliso Viejo, CA 92656-2653
15367207	+ Email/Text: bankruptcy@huntington.com	May 12 2021 01:59:00	Huntington National Bank, P.O. Box 1558, Columbus, OH 43216-1558
15368193	+ Email/Text: bankruptcy@huntington.com	May 12 2021 01:59:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
15367210	+ Email/Text: bankruptcydept@wyn.com	May 12 2021 02:00:00	Wyndham Vacation, 10750 W. Charleston Blvd., Las Vegas, NV 89135-1049

TOTAL: 5

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		THE BANK OF NEW YORK MELLON, F/K/A The Bank of New

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0315-2

User: aala

Page 2 of 2

Date Rcvd: May 11, 2021

Form ID: 224

Total Noticed: 11

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2021

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2021 at the address(es) listed below:

Name	Email Address
Dennis J. Spyra	on behalf of Joint Debtor Regina L. Richardson attorneyspyra@dennisspyra.com deborah@dennisspyra.com;missdebrastone@msn.com
Dennis J. Spyra	on behalf of Debtor Lacy F. Richardson attorneyspyra@dennisspyra.com deborah@dennisspyra.com;missdebrastone@msn.com
Maria Miksich	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2006-SPS2 mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 6